



2015 CDBG AND CDBG-D OOR APPLICATION POLICY

IHCDA CDBG and CDBG-D OOR Application Policy

Part 1 : Application Process

1.1 Overview

The purpose of the CDBG Owner-Occupied Rehabilitation and Repair Program is to provide subsidies in the form of grants to selected applicants for the rehabilitation of owner-occupied housing for low to moderate-income people. Through this program, IHCDA seeks to improve the quality of the existing housing stock in Indiana.

This program is designed to allocate Community Development Block Grant funds to be used for Owner-Occupied Repair (“OOR”) among selected applicants who have projects that meet IHCDA’s requirements and goals for the program:

1. Demonstrate they are meeting the needs of their specific community.
2. Attempt to reach low and very low-income levels of area median income.
3. Are ready to proceed with the activity upon receipt of the award.
4. Propose to revitalize existing neighborhoods, preferably through a comprehensive approach (i.e. as part of a published and adopted community revitalization plan).
5. Propose projects that promote aging in place strategies for seniors, families with seniors, and persons with disabilities.
6. Propose projects that promote healthy family strategies for families with children under the age of 18.
7. Propose projects that are energy-efficient and are of the highest quality attainable within a reasonable cost structure.
8. Propose the use of Minority Business Enterprise and/or Women-Owned Business Enterprise and Indiana contractors, employees, and products when applicants are planning and undertaking housing activities.

1.2 Funding Round Timelines

Note: This is an anticipated schedule and is subject to change or extension.

Fiscal Year 2015 Round:

Application Webinar	May 2015
Application Due Date	July 31, 2015
Award Announcements	October 22, 2015

1.3 Application Webinar

An application webinar will be conducted prior to each application deadline. During the webinar, the IHCDA Real Estate Production Department staff will describe the requirements of the OOR program, threshold and scoring criteria, how to complete the required forms, and how to utilize the FTP site. **Local Units of Government and Not-for-Profit entities intending to apply are required to attend the Application Webinar.**



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1.4 Technical Assistance

The applicant may, but is not required, to schedule a technical assistance meeting with its regional IHCD Real Estate Production Analyst to discuss both the proposed project and IHCD's application process. Technical assistance may be required at IHCD's discretion if the applicant does not have experience with IHCD awards or if past performance was poor. Applicants are urged to contact their Real Estate Production Analyst early in the planning process to obtain guidance and technical assistance.

1.5 Application Submission

The applicant must submit the following items to IHCD's Real Estate Department Coordinator:

- Via FTP site:
 - One completed copy of the final application forms
 - All supporting documents required in the tabs
- Via hard copy:
 - One completed copy of the final application forms with original signatures

All required application items are due no later than 5:00 p.m. Eastern Standard Time, on or before the due date. Applications received after the deadline will be returned to the applicant via certified mail. Faxed applications will not be accepted.

Instructions on how to utilize the FTP site will be explained during the Application Webinar. The hard copy of the final application forms should be sent to:

Indiana Housing and Community Development Authority
ATTN: Real Estate Department Coordinator
RE: CDBG and CDBG-D OOR Application
30 South Meridian Street, Suite 1000
Indianapolis, IN 46204

All applicants must retain a copy of this application package for their records. Applicants that receive funding will be bound by the information contained herein.

IHCD will send an email confirmation to the applicant contact within one week of submission notifying the applicant of receipt by IHCD. Please notify the Real Estate Department Coordinator if the applicant would like to add an additional contact person for communications regarding the 2015 CDBG and CDBG-D OOR Application.

1.6 Application Review

Each application must address only one project. Applications are reviewed in a three-step process:

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|--------------------------------|---|
| <u>Step One</u> - Completeness | On or before the application deadline, the applicant must provide all required documents, signatures and attachments. |
| <u>Step Two</u> - Threshold | The application must meet each of the applicable threshold criteria. |

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Step Three - Scoring

Applications that pass the completeness and threshold reviews are then scored according to IHCD's published scoring criteria.

IHCDA will release a preliminary score sheet to allow applicants an opportunity to provide feedback as to where supporting documentation might be located within the application file or provide clarification regarding any formulas used to calculate points. Please note that IHCD will not allow any new scoring documentation to be submitted after the initial application has been submitted.

After threshold and scoring review, IHCD staff may contact an applicant to request clarification of information contained in the pending application. The applicant will have the opportunity to respond on or before the due date provided by IHCD. If the applicant does not respond to the clarification request and therefore threshold and/or scoring item(s) are still in question, the application will be disqualified. Additionally, applications may have no more than three outstanding threshold and/or scoring clarifications after the second review or the application will be disqualified. Points will be awarded to those applications where no clarifications are required.

Funded applications will be announced at the published IHCD Board Meeting date. Confirmation letters and score sheets will be uploaded to the FTP site by the close of business on the day of the Board Meeting. Applications that are not funded will be notified by IHCD via a denial letter and score sheets being uploaded to the FTP site by the close of business on the day of the Board Meeting. Applications not funded will **not** be rolled over into the next funding round.

1.7 Minimum Score Requirement

An application must score at least 60 points to be considered for funding.

1.8 CDBG & HOME Program Manual 3rd Edition

The CDBG & HOME Program Manual outlines the requirements for administering IHCD's CDBG awards. A complete copy of the CDBG & HOME Program Manual is available on IHCD's website at this location: http://www.in.gov/myihcda/files/CDBG_and_HOME_Program_Manual_3rd_Edition.pdf

1.9 Award Compliance Trainings

IHCDA will offer a training to explain the various aspects of the regulatory requirements for administering the award. Topics covered will include funds management, required record keeping, and forms and reports that must be submitted to IHCD. In addition, IHCD staff will be available to provide one-on-one award trainings upon request. All new applicants, and those who have had difficulty administering awards in the past, are strongly encouraged to take advantage of these trainings.

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Part 2: Eligible Applicants

2.1 Eligible Applicants

Community Development Block Grant (CDBG)	Cities, Town, and Counties (Non-CDBG Entitlement Community)	Community Housing Development Organization (CHDO)	501(c)3 and 501(c)4 Not-for-Profit Organizations	Joint Venture Partnerships	For Profit Entities organized under the State of Indiana
Owner-Occupied Rehabilitation	✓	Not eligible.	Not eligible.	Not eligible.	Not eligible.
Community Development Block Grant Disaster (CDBG-D)	Cities, Town, and Counties (Non-CDBG Entitlement Community)	Community Housing Development Organization (CHDO)	501(c)3 and 501(c)4 Not-for-Profit Organizations	Joint Venture Partnerships	For Profit Entities organized under the State of Indiana
Owner-Occupied Rehabilitation	✓	Not eligible.	✓	Not eligible.	Not eligible.

CDBG OOR Funds

Eligible applicants include cities, towns, or counties that are located within Indiana but outside of CDBG entitlement communities and whose proposed activities are consistent with the State's HUD-approved Consolidated Plan. Not-for-profit 501(c)3 or 501(c)4 organizations, CHDOs, public housing authorities, regional planning commissions, and/or townships are encouraged to participate in activities as sub-recipients of local units of government but must apply through a sponsoring eligible city, town, or county.

The following entitlement communities are not eligible to apply for CDBG funds:

Anderson	East Chicago	Gary	Indianapolis**	LaPorte	New Albany
Bloomington	Elkhart	Goshen	Kokomo	Michigan City	South Bend
Columbus	Evansville	Hamilton County*	Lafayette	Mishawaka	Terre Haute
	Fort Wayne	Hammond	Lake County	Muncie	West Lafayette

*The Town of Sheridan is excluded when the housing activity is outside of Hamilton County. The Town of Arcadia is excluded.

**Excluding the Marion County Cities of Beech Grove, Lawrence, Speedway, and Southport. The Town of Cumberland is excluded when the housing activity is located outside of Marion County.

CDBG Disaster OOR Funds

Eligible applicants include not-for-profit 501(c)3 or 501(c)4 organizations, cities, towns, or counties that are located in Indiana, whose proposed activities are consistent with the State's HUD-approved Disaster Plan and are NOT located in the one of the following ineligible CDBG Disaster (CDBG-D) counties:

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Blackford	Clinton	Delaware	Howard	Lagrange
Miami	Steuben	Tipton	Warren	Wells

2.2 Ineligible Applicants

IHCDA reserves the right to disqualify from funding any application that has either an applicant, a subrecipient, administrator, preparer or related party of any of the aforementioned that has a history of disregarding the policies, procedures, or staff directives associated with administering any program through IHCDA. This also applies to programs administered by any other State, Federal, or affordable housing entities, including but not limited to the Indiana Office of Community and Rural Affairs, the U.S. Department of Housing and Urban Development (“HUD”), the U.S. Department of Agriculture - Rural Development, or the Federal Home Loan Bank.

Additionally, any entity currently on IHCDA’s suspension or debarment list is ineligible to submit an application. IHCDA’s Suspension and Debarment Policy can be found in the CDBG & HOME Program Manual Chapter 17.

2.3 Religious and Faith-Based Organizations

- i. Organizations that are religious or faith-based are eligible, on the same basis as any other organization, to participate in the OOR program. Neither the Federal Government nor a State or local government receiving funds under the OOR program shall discriminate against an organization on the basis of the organization's religious character or affiliation. Recipients and subrecipients of program funds shall not, in providing program assistance, discriminate against a program participant or prospective program participant on the basis of religion or religious belief.
- ii. Beneficiaries. In providing services supported in whole or in part with federal financial assistance, and in their outreach activities related to such services, program participants shall not discriminate against current or prospective program beneficiaries on the basis of religion, a religious belief, a refusal to hold a religious belief, or a refusal to attend or participate in a religious practice.
- iii. Separation of explicitly religious activities. Recipients and subrecipients of OOR program funds that engage in explicitly religious activities, including activities that involve overt religious content such as worship, religious instruction, or proselytization, must perform such activities and offer such services outside of programs that are supported with federal financial assistance separately, in time or location, from the programs or services funded under this part, and participation in any such explicitly religious activities must be voluntary for the program beneficiaries of the HUD-funded programs or services.
- iv. Religious identity. A faith-based organization that is a recipient or subrecipient of OOR program funds is eligible to use such funds as provided under the regulations of this part without impairing its independence, autonomy, expression of religious beliefs, or religious character. Such organization will retain its independence from federal, State, and local government, and may continue to carry out its mission, including the definition, development, practice, and expression of its religious beliefs, provided that it does not use direct program funds to support or engage in any explicitly religious activities, including activities that involve overt religious content, such as worship, religious instruction, or proselytization, or any manner prohibited by law. Among other things, faith-based organizations may use space in their facilities to provide program-funded

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services, without removing or altering religious art, icons, scriptures, or other religious symbols. In addition, a OOR program-funded religious organization retains its authority over its internal governance, and it may retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents.

- v. Alternative provider. If a program participant or prospective program participant of the OOR program supported by HUD objects to the religious character of an organization that provides services under the program, that organization shall, within a reasonably prompt time after the objection, undertake reasonable efforts to identify and refer the program participant to an alternative provider to which the prospective program participant has no objection. Except for services provided by telephone, the Internet, or similar means, the referral must be to an alternate provider in reasonable geographic proximity to the organization making the referral. In making the referral, the organization shall comply with applicable privacy laws and regulations. Recipients and subrecipients shall document any objections from program participants and prospective program participants and any efforts to refer such participants to alternative providers in accordance with the requirements of §92.508(a)(2)(xiii). Recipients shall ensure that all subrecipient agreements make organizations receiving program funds aware of these requirements.
- vi. Structures. Program funds may not be used for the acquisition, construction, or rehabilitation of structures to the extent that those structures are used for explicitly religious activities. Program funds may be used for the acquisition, construction, or rehabilitation of structures only to the extent that those structures are used for conducting eligible activities under this part. When a structure is used for both eligible and explicitly religious activities, program funds may not exceed the cost of those portions of the acquisition, new construction, or rehabilitation that are attributable to eligible activities in accordance with the cost accounting requirements applicable to the OOR program. Sanctuaries, chapels, or other rooms that a OOR program-funded religious congregation uses as its principal place of worship, however, are ineligible for OOR program-funded improvements. Disposition of real property after the term of the grant, or any change in the use of the property during the term of the grant, is subject to government wide regulations governing real property disposition (see 24 CFR parts 84 and 85).
- vii. Supplemental funds. If a State or local government voluntarily contributes its own funds to supplement federally funded activities, the State or local government has the option to segregate the federal funds or commingle them. However, if the funds are commingled, this section applies to all of the commingled funds.

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Part 3: Eligible Activities & Program Requirements

3.1 Eligible Activities

This program seeks to have a long-term impact on the availability and quality of the affordable housing stock in Indiana. The program is intended for the rehabilitation of owner-occupied housing.

- To be eligible for owner-occupied repair (OOR), the homeowner beneficiary must be low-income and must occupy the property as a principal residence. A household owns a property if that household:
 - Has fee simple title to the property; or
 - Maintains a 99-year leasehold interest in the property; or
 - Owns a condominium; or
 - Owns or has a membership in a cooperative or mutual housing project that constitutes homeownership under state law; or
 - A life estate, if the person who has the life estate has the right to live in the housing for the remainder of his or her life and does not pay rent.
 - Ownership **does not** include life estates (unless meeting the criteria listed above) and land contracts/contracts for deeds.
- Eligible repairs
 - Minor repairs which can include (but are not limited to) an inoperable or faulty furnace, leaking roof, unsafe electrical wiring and plumbing, hazardous structural conditions, etc.
 - Any major household system repaired or replaced as part of the rehabilitation process must meet the stricter of the Indiana State Building Code or local building codes.
 - Funds may be used to remedy conditions that, while not posing an immediate threat to health and safety, represent an ongoing threat to the structural integrity of a building and may eventually result in an emergency situation.
 - Owner Occupied Repairs are subject to a repair Priority List (see Application Appendices) when determining scope of work.
- Rehabilitation of owner-occupied manufactured homes. Manufactured homes are eligible if they meet IHCD's Manufactured Housing Policy or if rehabilitation will bring the unit up to these standards:
 - A single dwelling unit designed and built in a factory, installed as a permanent residence, which bears a seal certifying that it was built in compliance with the Federal Manufactured Housing Construction and Safety Standards law and which also complies with the following specifications:
 - Shall have been constructed after January 1, 1981, and must exceed nine hundred and fifty (950) square feet of occupied space per I.C. 36-7-4-1106 (d);
 - Is attached to a permanent foundation of masonry construction and has a permanent perimeter enclosure constructed in accordance with the One and Two Family Dwelling Code;
 - Has wheels, axles and towing chassis removed;
 - Has a pitched roof;
 - Consists of two (2) or more sections which, when joined, have a minimum dimension of 20' X 47.5' enclosing occupied space; and

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- Is located on land held by the beneficiary in fee-simple title or 99-year leasehold and is the principal residence of the beneficiary.
- All other manufactured or mobile homes that do not meet the aforementioned criteria are ineligible to receive rehabilitation assistance funded by IHCD.

3.2 Ineligible Activities

Eligible housing activities **do not** include:

- Creation of secondary housing attached to a primary unit;
- Acquisition, rehabilitation, or construction of nursing homes, convalescent homes, hospitals, residential treatment facilities, correctional facilities, or student dormitories;
- The provision of project-based tenant rental assistance;
- Rehabilitation of mobile homes, unless they meet the criteria listed above;
- Acquisition, rehabilitation, or new construction if any part of a project or its land is located within the boundaries of a one hundred (100)-year floodplain. A flood determination must be provided for each parcel associated with the project; and
- Rehabilitation of multi-family or single-family rental housing.

IHCD **does not** fund:

- Requests from individuals, political, social, or fraternal organizations;
- Endowments, special events, arts, or international projects;
- Scholarships requested by individuals;
- Institutions that discriminate on the basis of race, color, national origin, sex, religion, familial status, disability, sexual orientation, or gender identity in policy or in practice;
- Projects in furtherance of sectarian religious activities, impermissible lobbying, legislative or political activities; and
- Medical research or medical profit-making enterprises.

3.3 OOR Program Requirements

The proposed OOR project must follow these minimum requirements, and all other requirements set forth in the CDBG & HOME Program Manual, to be eligible for funding. For further details on each requirement, please see IHCD's CDBG & HOME Program Manual. The link and the appropriate chapters are included.

CDBG AND CDBG-D REQUIREMENTS

- Recipients must comply with all regulatory requirements listed in [24 CFR Part 570](#).
- The homeowner beneficiary must be income eligible. Each household must have an annual income equal to or less than 80% of the area median family income for the target area. The HUD Part 5 definition of income applies. (IHCD [CDBG & HOME Program Manual](#), Income Verification Chapter 8)
- Income verification is valid for a period of six months. If more than six months pass between income verification and contract execution a new income verification must be completed. (IHCD [CDBG & HOME Program Manual](#), Income Verification Chapter 8)
- The homeowner beneficiary must own the property and must occupy the property as a principal residence. (IHCD [CDBG & HOME Program Manual](#), Policy Requirements Chapter 1)

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- If there is a long-term lease agreement on the property, a 99-year lease must be recorded in the county recorder's office of the county in which the property is located prior to award document preparation.
- Ownership does not include life estates and land contracts/contracts for deeds.
- All IHCDAs-assisted units must be inspected twice during the award period. The first inspection, by a licensed, or IHCDAs approved, third party building inspector, will occur at the completion of the documented scope of work and prior to the IHCDAs Inspector's final physical inspection. The final inspection conducted by an IHCDAs inspector must be done following the independent inspection, upon completion of construction on each unit and correction of any findings from the first inspection. (IHCDAs [CDBG & HOME Program Manual](#), Construction Standards & Physical Inspections Chapter 14)
- Provide a minimum of two (2) public hearings, each at a different stage of the process, for the purpose of obtaining citizens' input and responding to proposals and questions. (IHCDAs [CDBG & HOME Program Manual](#), Policy Requirements Chapter 1)
- The match/leverage requirement for both the CDBG and CDBG-D programs is ten percent (10%) of the total amount of CDBG or CDBG-D funds drawn minus administration costs. (IHCDAs [CDBG & HOME Program Manual](#), Policy Requirements Chapter 1)
- All applicants are required to complete the environmental review record (ERR) and submit it, in hardcopy, with application submission as an application Threshold item. The resulting IHCDAs Release of Funds is required before fully executed award documents are released and before proceeding with the project. (IHCDAs [CDBG & HOME Program Manual](#), Environmental Review Chapter 11). For more information, contact the IHCDAs Design and Construction Review Manager.
- Award recipients will be required to provide proof of adequate builder's risk insurance, property insurance, and/or contractor liability insurance during construction and property insurance following construction for the assisted property throughout the affordability period of the award. Additionally, owner-occupied rehabilitation program regulations require that adequate property insurance be maintained throughout the affordability period. (IHCDAs [CDBG & HOME Program Manual](#), Procurement Procedures Chapter 10)
- The recipient must follow competitive procurement procedures when procuring all materials, supplies, equipment, and construction or professional services related to the CDBG award. (IHCDAs [CDBG & HOME Program Manual](#), Procurement Procedures Chapter 10)
- Each recipient of a CDBG award is subject to the HUD requirements of addressing lead-based paint hazards pursuant to 24 CFR Part 35. If a risk assessment is required, then all lead-based paint issues must be addressed. (IHCDAs [CDBG & HOME Program Manual](#), Lead Based Paint Chapter 2)
- Each recipient of a CDBG award is subject to the requirements of the Uniform Relocation Act. See the IHCDAs' [CDBG & HOME Program Manual](#) Chapter 4 on URA for guidance on the regulatory requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), as amended, the Federal regulations at [49 CFR Part 24](#), and the requirements of [Section 104\(d\) of Title I of the Housing and Community Development Act of 1974, as amended](#).
- Every recipient must demonstrate that it will complete an action to affirmatively further fair housing during the time frame of an award. (IHCDAs [CDBG & HOME Program Manual](#), Fair Housing and Civil Rights Chapter 5.)

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- Recipients receiving \$200,000 or more in construction funding from all CPD programs (i.e. CDBG, HOME, NSP, HOPWA, ESG, etc.) in a program year must comply with the Section 3 requirements. Section 3 provides preference to low- and very-low-income residents of the local community (regardless of race or gender) and the businesses that substantially employ these persons, for new employment, training, and contracting opportunities resulting from HUD-funded projects. (IHCD [CDBG & HOME Program Manual](#), Section 3 Chapter 7)
- Persons who, as a result of national origin, do not speak English as their primary language and who have limited ability to speak, read, write, or understand English (“limited English proficient persons” or “LEP”) may be entitled to language assistance under Title VI in order to receive a particular service, benefit, or encounter. In accordance with Title VI of the Civil Rights Act of 1964 (Title VI) and its implementing regulations, the recipient must agree to take reasonable steps to ensure meaningful access to activities funded by federal funds by LEP persons. Any of the following actions could constitute “reasonable steps”, depending on the circumstances: acquiring translators to translate vital documents, advertisements, or notices, acquiring interpreters for face to face interviews with LEP persons, placing advertisements and notices in newspapers that serve LEP persons, partnering with other organizations that serve LEP populations to provide interpretation, translation, or dissemination of information regarding the project, hiring bilingual employees or volunteers for outreach and intake activities, contracting with a telephone line interpreter service, etc.

CDBG-D SPECIFIC REQUIREMENTS

- Each homeowner beneficiary assisted with CDBG-D funds must execute a Duplication of Benefits Affidavit (“Affidavit”). A copy of this affidavit must be attached to the applicant’s award agreement with IHCD as Appendix A. This Affidavit must be maintained in the applicant’s client files.

3.4 Affordability Requirements

All CDBG and CDBG-D subsidies must be secured throughout the affordability period by a recorded lien and restrictive covenant agreement created by IHCD. The affordability period begins on the date the activity is completed. To be considered completed, the project must be completed, completion and close out documents submitted and approved, final monitoring is completed and, when any findings or concerns are resolved, all of the funds are drawn and/or de-obligated. During the affordability period the home must remain the owner’s principal place of residency. (IHCD [CDBG & HOME Program Manual](#), Lien and Restrictive Covenants & Affordability Requirements Chapter 15)

The following Affordability Periods apply to both CDBG & CDBG-D activities:

Amount of CDBG or CDBG-D subsidy per unit:	Affordability Period
Under \$5,000	1 year
\$5,000.01 - \$10,000	2 years
Over \$10,000.	3 years

- If the homebuyer no longer utilizes the property as its principal residence during the affordability period described above, the amount to be recaptured is a prorated amount of the

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subsidy. The proration shall be based on the length of time the homebuyer has occupied the property as its principal residence in relation to the Affordability Period. However, if the homeowner sells the property to another a low-income family that will use the property as its principal residence throughout the remainder of the affordability period, the homeowner will not be required to repay the funds. The term “low income family” shall mean a family whose gross annual income does not exceed eighty percent (80%) of the median family income for the geographic area published annually by HUD. The recipient must execute a lien and restrictive covenant prepared by IHCD. The recipient must use the lien and restrictive covenant agreement contained in the award package for each particular award. **The recipient may not use old liens from previous awards.** The recipient is ultimately responsible for repaying IHCD any CDBG or CDBG-D funds invested into any unit that does not meet the affordability requirements throughout the Affordability Period. The Affordability Period is based upon the total amount of CDBG or CDBG-D funds invested into the unit as shown in the chart above. (IHCD CDBG & HOME Program Manual, Lien and Restrictive Covenants & Affordability Requirements Chapter 15).

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Part 4: Subsidy Limitations & Eligible Activity Costs

4.1 Subsidy & Budget Limitations

The maximum request amount per application is \$350,000.

CDBG and CDBG-D funds may not exceed \$25,000 per unit for the rehab budget line item.

Combined CDBG and CDBG-D funds budgeted for program delivery, award administration, and environmental review cannot exceed twenty percent (20%) of the OOR award.

4.2 Eligible Activity Costs

The bolded items listed below are included in the application budget. The requirements set forth in Sections 4.3 – 4.9 apply to both CDBG and CDBG-D funding. If you have a question about which line item an expense goes under, contact your IHCD Real Estate Production Analyst.

RETAINAGE POLICY - IHCD will hold the final \$5,000.00 of an award until the completion reports, match documentation, and closeout documentation has been received and approved. Closeout documentation will not be approved until the final monitoring and final inspection have been completed and all findings and/or concerns associated with them have been resolved.

REHABILITATION – Eligible costs include:

- Hard costs associated with rehabilitation activities for owner-occupied repairs. Examples of eligible repairs are an inoperable or faulty furnace, leaking roof, unsafe electrical wiring and plumbing, hazardous structural conditions, etc.
- Lead-based paint interim controls and abatement costs.
- Mold remediation.
- Utility connections and related infrastructure costs - off-site connections from the property line to the adjacent street are eligible when it is deemed a threat to health and safety.
- Improvements to infrastructure when there will be no rehabilitation work done on the actual house to be served.

PROGRAM DELIVERY - Program delivery costs are those costs that can be directly tracked by address. They include soft costs and client-related costs that are reasonable and necessary for the implementation and completion of the proposed activity. This line item along with administration and environmental review cannot exceed twenty percent (20%) of the CDBG or CDBG-D request. Recipients are allowed to draw down this line item as costs are incurred.

Eligible costs include:

- | | |
|---|--------------------|
| • Engineering/Architectural Plans | • Impact fees |
| • Credit reports | • Inspections |
| • Client in-take / Income verification | • Cost estimates |
| • Plans, specifications, work write-ups | • Building permits |
| • Title Searches | • Recording fees |

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- Demolition permits
- Travel to and from the site
- Legal and accounting fees

RELOCATION - This includes relocation payments and other relocation assistance for permanently and/or temporarily relocated individuals, families, businesses, nonprofit organizations, and farm operations where assistance is required and appropriate. Relocation payments include replacement housing payments, payments for moving expenses, and payments for reasonable out-of-pocket expenses for temporary relocation purposes. For additional information on relocation and displacement, please refer to the information provided in the IHCD's [CDBG & HOME Program Manual](#).

LEAD HAZARD TESTING – Costs associated with lead hazard testing includes Risk Assessment, Clearance Test, etc. The limits for this line item are \$1,000.00 per unit.

ADMINISTRATION - The administration line item includes those costs directly related to administering the IHCD award and complying with the regulations associated with these funds. This line item along with program delivery and environmental review cannot exceed twenty percent (20%) of the CDBG or CDBG-D request and generally is between \$5,000 and \$10,000. Recipients are allowed to draw down this line item as costs are incurred. Costs associated with preparing an application for funding through IHCD are not eligible for reimbursement through a CDBG award.

Eligible costs include:

- Postage
- Office materials and supplies
- Photocopying
- Office rent and utilities
- Travel related to the housing activity
- Communication costs
- Lead based paint training
- Staff time or professional services related to reporting, compliance, monitoring, or financial management
- Training related to the housing activity

ENVIRONMENTAL REVIEW – This line item includes expenses associated with the Environmental Review Release of Funds process. This does not refer to a Phase I Environmental Assessment. Those expenses should be included in the Program Delivery line item. This line item along with program delivery and administration cannot exceed twenty percent (20%) of the CDBG or CDBG-D request. Eligible costs for this line item are generally between \$2,000 and \$5,000 and include professional services, publication costs, photocopying, and postage. For further information regarding this activity, please read the Environmental Review Guide found in Chapter 11 of the IHCD CDBG & HOME Program Manual or contact the IHCD Design and Construction Review Manager.

4.3 Ineligible Activity Costs

- Commercial development costs – both CDBG and CDBG-D awards cannot be used to underwrite any portion of commercial development costs.
- Replacement Reserves – Funds used to initially capitalize a reserve fund used for major capital repairs to a permanent supportive or rental housing facility. These funds cannot be applied to a CDBG or CDBG-D award. These funds can be capitalized either through operating cash flow or through the development budget on the Uses of Funds exhibit.

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- Operating Reserves – Funds used to initially capitalize a reserve fund that covers operating expenses when there are rental income shortfalls over the life of a permanent supportive or rental development. This line item must be included on the Uses of Funds exhibit. These funds cannot be applied to a CDBG or CDBG-D award.
- Developer's Fee – CDBG and CDBG-D funds cannot be used to pay developer's fees.
- Costs associated with preparing an application for funding through IHCD.
- Purchase or installation of luxury items, such as swimming pools or hot tubs.
- Purchase or installation of equipment, furnishings, tools, or other personal property that is not an integral structural feature, such as window air conditioner units or washers and dryers.
- Purchase or installation of stoves, refrigerators, built-in dishwashers, garbage disposals, and permanently installed individual unit air conditioners.
- Providing tenant based rental assistance.
- Mortgage default/delinquency correction or avoidance.
- Loan guarantees.
- Annual contributions for operation of public housing.
- Costs associated with any financial audit of the recipient.

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Part 5 : Completeness & Threshold Criteria

Each proposed project must satisfy the Federal requirements of the CDBG and CDBG-D OOR program and any additional requirements established by IHCD. To be considered for funding, an applicant must meet all of the criteria listed below.

5.1 Completeness

Timeliness – All documentation must be turned in by the application due date.

- i. On or before the application deadline, the applicant must provide all documentation as instructed in this Application Policy as well as required documentation listed in the CDBG and CDBG-D OOR Application Forms.
- ii. If IHCD requests additional information from the applicant, all requests are due on or before the date provided by IHCD staff.

Any forms that are late will be denied review and will be sent back to the applicant.

Responsiveness – All questions must be answered and all supporting documentation must be provided.

- i. The applicant must provide all documentation as requested (i.e. uploaded or hard copies, labeled correctly, etc.)
- ii. Required pages with original signatures.

5.2 Threshold

Threshold Checklist	
All documentation must be issued/ dated within six months of the Application deadline. A threshold Checklist can be found in the CDBG and CDBG-D OOR Application Forms.	
Completeness	
Turn in the CDBG and CDBG- D OOR Application and supporting documents via the FTP Site and send one complete original copy of the signed application forms to IHCD by the application deadline	
Application Cover Page Tab in Application Forms:	
Submit a copy of the System of Award Management (SAM) registration. https://www.sam.gov/portal/SAM/#1	A
If you selected the Administrator box and if a contract has been signed then you must submit a copy of this contract to prove Administrator was properly procured	B
If the box for Administrator was selected, you must submit the Request for Proposals sent out for Administrators	B
If the box for Administrator was selected, you must submit the two published Bid advertisements that were put in the general circulation newspaper at least fourteen (14) days before the Bids were due and at least seven (7) days apart.	B
Application Summary Tab in Application Forms:	
If project received funding directly from HUD or Rural Development, the applicant must send a notification letter to the appropriate HUD or Rural Development Office and provide proof of sending.	C
If a Not for Profit- Turn in Letter from Highest Elected Official	D

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If a Not for profit- Provide proof the organization is in good standing. Submit a copy of the Certificate of Existence from the Indiana Secretary of State that is no more than six months old.	E
If the proposed project previously received any funding directly from FEMA or the Army Corps of Engineers submit and originally signed Duplication of Benefits form in the Duplication of Benefits Tab within the application forms	Application Forms- Completed Duplication of Benefits Tab
Submit completed Environmental Review forms. Instructions and forms can be found in Chapter 11 of the IHCDCA Compliance Manual, here: http://www.in.gov/myihcda/2490.htm	K
A Floodplain determination must be submitted for each parcel	K
Commit to assist households at or below eighty percent (80%) of the Area Median Income for the County. Answer question 9 in the Application Summary Tab in the application forms.	
Narrative Tab in the Application Forms:	
Project Narrative- answer the questions describing your project	
Sources and Uses Tab in the Application forms:	
Submit all Signed letters of commitment with funding terms and amounts, dated within six months of application due date.	F
Supporting documentation for in-kind donations to demonstrate value .	F
Budget Tab in the Application Forms:	
Complete budget tab in application forms	
Match & Leverage Tab in the Application Forms:	
The match requirement for the CDBG and CDBG-D OOR program is 10% of the total amount of CDBG or CDBG-D OOR funds requested minus administration costs. Match must be committed prior to submitting an application for CDBG OOR funding to IHCDCA and to pass threshold review. Submit the relevant sections of the Leverage Spreadsheet.	F
Submit Leverage Letters of Commitment	F
Submit Match Letters of Commitment	F
Supporting Documentation for all sources of leverage and Match utilized must be included with this application.	F
Project Characteristics Tab in the Application Forms:	
Submit a Plan with all necessary components listed in application policy under 6.1 Project Characteristics; Comprehensive Community Development.	G
Services: One Form A: Homeowner Investment Plan Matrix listing all services for the entire OOR Project	H
Services: Submit a narrative explaining how these services will benefit the intended recipients of the proposed OOR project.	H
Submit a narrative explaining how these services will benefit the intended recipients of the proposed OOR project.	H
Readiness Tab in the Application Forms:	
Submit Form D: Client Intake List	I
Capacity Tab in the Application Forms:	
Submit copies of Training Completion	J
Submit Copies of Certification Completion	J

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Part 6 : Scoring

If an application meets all applicable requirements, it will be evaluated and scored based on:

Scoring Category	Points Possible
Project Characteristics	43
Readiness	10
Capacity	30
Financing	10
Completeness Bonus	5
Total Possible Points	98

When there is a scoring criteria based on the county being served and there are multiple counties, the applicant should add up the scores from each county and average them, rounding to the nearest whole number.

6.1 Project Characteristics **Category Maximum Points Possible: 43**

There are 43 total possible points for this scoring category, which describes the proposed OOR project. The points can be achieved through the following sub-categories: Constituency Served, Targeted Population, Comprehensive Community Development, and Services.

1) *Constituency Served*

Maximum Number of Points: 8

If the development commits to serving beneficiaries in IHCD-assisted units with maximum incomes lower than required by the CDBG and CDBG-D program and maintains housing costs at affordable rates, points will be awarded in accordance with the following chart. Percentages are of the area median income (AMI) for the county in which the development is to be located. There is a maximum of eight points in this category, and therefore points cannot be combined by serving different AMI levels. In order to get points for a percentage of population served, the project needs to commit to the percentages listed in the chart below at the designated AMI levels. Awarded recipients will be held to the unit commitment in their award agreement. Changes to the AMI levels will require prior IHCD approval.

Constituency Served	Points
20% of Population served at or below 30% AMI	8
30% of Population served at or below 40% AMI	6
40% of Population served at or below 50% AMI	4

2) *Targeted Populations*

Maximum Number of Points: 10

Points will be awarded to applicants that target populations with special housing needs in accordance with the following charts. A project may address only one targeted population in one OOR project and therefore may receive a maximum of ten points in this category. Details of the target populations can be found within this section. Specific definitions can be found in the Glossary.

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Target Population: Aging in Place	Points
50% - 100% of Population served 55 and Older and/or Disabled	10
Below 50% of Population served 55 and Older and/or Disabled	0

Aging in Place (AIP) refers to making our living environment safe and adaptable so that everyone can remain independent and continue to thrive in their homes and community even as circumstances change. Therefore AIP not only refers to elderly persons but also to persons with physical and mental disabilities.

In order to receive points for AIP, OOR projects must satisfy the following criteria:

- Households will qualify for the AIP target population if there is at least one elderly person living in the home or if there is at least one physically or mentally disabled person living in the home.
- The modifications made to the home with IHCD A OOR funding must be for accessibility, livability, and visitability.

Target Population: Families with Children	Points
50% - 100% of Population served is Families with Children	10
Below 50% of Population served is Families with Children	0

- 3) *Comprehensive Community Development* *Maximum Number of Points: 13*
- Projects with a Comprehensive Community Development focus are a part of a broader, more complete approach to area improvement. These projects have the capability of contributing to fundamental change within the targeted area. Points will be awarded to applicants whose projects contribute to the revitalization of existing areas.

In order to score points in this category, applicants will submit a Comprehensive Community Development Plan. Specific points will be awarded based on the chart below. Note that if a plan does not meet the first two requirements, Role of Housing and Implementation Date, then the plan will not qualify for any points in this category.

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	1 Point	2 Points	3 Points	Required Documentation
Role of Housing *	<ul style="list-style-type: none"> Plan makes reference to Housing as a goal 	<ul style="list-style-type: none"> Plan makes reference to Housing as a goal Plan Specifically makes reference to the creation or need for affordable housing or the IHCD CDBG OOR program 	<ul style="list-style-type: none"> Plan makes reference to Housing as a goal Plan Specifically makes reference to the creation or need for affordable housing or the IHCD CDBG OOR program Plan provides evidence as to how the project is part of a larger revitalization effort 	<p>Page numbers of the plan making reference to:</p> <ul style="list-style-type: none"> Role of Housing Reference to the creation or need for affordable housing or IHCD CDBG OOR program Part of a larger revitalization effort Narrative about efforts leading to the creation of the plan
Implementation Date *	Plan was created/adopted between 9 -15 years ago	Plan was created/adopted between 4 - 8 years ago	Plan was created/adopted between 0 - 3 years ago	<p>Submit electronic copy of entire completed plan with date of creation or adoption</p> <ul style="list-style-type: none"> Include page number of date of plan and/or adoption documentation
Target Area	Project targets a region or county, the region or county is referenced in the plan	Project targets a city or town, the city or town is referenced in the plan	Project targets a neighborhood or specific area, the neighborhood or specific area is referenced in the plan	<p>-Submit a scaled map of the target area that includes the project area and clearly labeled boundaries and specific site(s) with a map key labeling the site address(es). Attach in Tab G.</p>

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Plan Components	Plan includes only one of the below components:	Plan includes two of the below components:	Plan includes all of the below components:	Page numbers of the plan making reference to:
	<ul style="list-style-type: none"> • Implementation measures along with specific, current, and ongoing time frames for achievement • An evaluation of current area conditions • Public/community participation and narrative about efforts leading to the creation of the plan 	<ul style="list-style-type: none"> • Implementation measures along with specific, current, and ongoing time frames for achievement • An evaluation of current area conditions • Public/community participation and narrative about efforts leading to the creation of the plan 	<ul style="list-style-type: none"> • Implementation measures along with specific, current, and ongoing time frames for achievement • An evaluation of current area conditions • Public/community participation and narrative about efforts leading to the creation of the plan 	<ul style="list-style-type: none"> • Implementation measures • Current area conditions • Public participation • Narrative about efforts leading to the creation of the plan
Adoption of the Plan	Plan has been adopted by the highest Local Unit of Government			Submit a copy of the resolution by the Local Unit of government adopting the plan. Attach in Tab G

*The comprehensive plan must score in the “Role of Housing” and the “Implementation Date” categories in order to be considered for subsequent point categories.

In order to receive points under the Comprehensive Community Development scoring sub-category, *the applicant must submit the following in Tab G:*

- An explanation of how this project is part of a larger revitalization effort should be provided within the Project Narrative section of the application. The applicant should include information regarding the targeted scope, a plan for the revitalization efforts, revitalization efforts already completed or underway, local support for this and other projects in the target area, funding commitments, what the intended impact is and how this impact will be measured, etc.
- All other required documentation that must be submitted in order to receive points in this category is indicated in red font in the chart directly above. Page numbers in the application are required in order to receive points.
- Target Area- Submit a scaled map that includes the project area boundaries and the specific site(s) with a map key labeling the site address(es). Clearly label the boundaries and indicate the size of the target area. Attach in Tab G.
- Evidence of Adoption- Submit a copy of the resolution by the Local Unit of government adopting the plan. Attach in Tab G.

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The following will not be considered for points as eligible plans for this category: short-term work plans, consolidated plans, municipal zoning plans, or land use plans, plans that are older than fifteen years old and plans that do not reflect the current target area conditions.

4) *Services*

Maximum Number of Points: 12

Points will be awarded to applicants whose projects contribute to the overall quality of life for the beneficiaries of the proposed OOR project. Points will be awarded based on the chart below.

Level of Services	Points Possible
Level 1 Services: Up to three services at one point each.	3
Level 2 Services: Up to three services at two points each.	6
Level 3 Services: Up to four services at three points each.	12

In order to receive points for this scoring category, the applicant must submit in Tab H:

- **One** Form A: Homeowner Investment Plan Matrix listing all services for the entire proposed OOR program (found at the end of this Application Package);
- Form B: Homeowner Investment Plan Matrix for **each** service provider with original or a copy of original signatures (found at the end of this Application Package)

6.2 Readiness

Category Maximum Points Possible: 10

This category describes the applicant's ability to begin and timely execute an awarded project.

1) *Client Intake*

Maximum Number of Points: 10

Points will be awarded to applicants that have already begun the client intake process, according to the chart below. Client intake means that potential clients have been identified, are interested in participating in the OOR program, and are income verified.

% of Assisted Units	Points
25 - 50% of the units	6
51 - 75% of the units	8
76 - 100% of the units	10

In order to receive points in this category, the applicant must submit:

- *Form D: Client Intake List in Tab I.*

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6.3 Capacity

Category Maximum Points Possible: 30

This category evaluates the applicant's ability to successfully carry out the proposed OOR project based on trainings, certifications and/or experience in housing or community development.

1) *Trainings and Certifications*

Maximum Number of Points: 10

Points will be awarded for a member of the development team, applicant, sub-recipient or administrator staff who has completed a housing or community development related training an Owner Occupied Repair related training and/or a related certification. Five points will be awarded for the Current CDBG Grant Administration Certification, the HOME & CDBG Certification training, the Certified Aging-in-Place Specialist Certification and the Home Sweet Home: Modifications for Aging in Place certification. Two and a half points will be awarded for all other certifications. One point will be awarded for a housing or community development related training and two points will be awarded for all trainings that focus specifically on Owner Occupied Repair.

- Please consult the list below for applicable trainings and certifications. If you do not see a training or certification you have received on the list that you believe would be relevant, please consult with your Analyst.
- Points will be awarded for all individuals that make up the development team, applicant, sub-recipient, or administrator staff who have completed the appropriate trainings and certifications, even if multiple people have received the same training/certification.
- Required IHCD Compliance Trainings, IHCD Application/policy webinars, IHCD application/policy trainings and/or IHCD feedback sessions do not count for points in this category.

Attach copies of the training and/or certification completion documentation or confirmation of attendance in Tab J.

Trainings:	
Housing or Community Development Related Training	1 point for each training
Owner Occupied Repair specific training	2 points for each training
Certifications:	
Project Development Training	2.5 points; Indiana Association for Economic Development (IACED)
Housing Development Finance Professional	2.5 points; National Development Council (NDC)
Community and Neighborhood Revitalization Certificate	2.5 points; NeighborWorks America
Bank of America Neighborhood Builder®	2.5 points; The Center for Leadership Innovation

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Leadership Program	
Certified Green Professional	2.5 points; National Association of Home Builders (NAHB)
LEED Professional	2.5 points; U.S. Green Building Council (USGBC)
Certified Aging-in-Place Specialist	5 points; National Association of Home Builders (NAHB)
Home Sweet Home: Modifications for Aging in Place	5 points; University of Indianapolis/Indiana Housing and Community Development Authority
Current CDBG Grant Administration Certification	5 points; Office of Community and Rural Affairs, State of Indiana
HOME & CDBG Certification Training	5 points; Indiana Housing and Community Development Authority (IHCDA)

2) Experience

Maximum Number of Points: 5

Three (3) points will be awarded if the applicant has successful experience administering an IHCDA OOR award in the past five years or if the applicant has five or more years in the housing or community development industry. In order to qualify for points, the awards must be closed out. Please list the award number(s) in the application forms.

Experience	Points
Applicant with experience administering an IHCDA OOR award in the past five (5) years with no findings upon monitoring. OR Applicant has five (5) or more years of experience in the housing or community development industry.	3 points

One (1) point will be awarded for each member of the sub-recipient or administrator staff with successful experience in administering an IHCDA OOR award in the past five years or if a member of the sub-recipient or administrator staff has five or more years in the housing or community development industry. In order to qualify for points, the awards must be closed out. Please list the award number(s) in the application forms. Up to two (2) total points possible.

Experience	Points
Sub-recipient or administrator staff member with experience administering an IHCDA OOR award in the past five (5) years with no findings upon monitoring. OR Sub-recipient or administrator staff has five (5) or more years of experience in	1 point for each sub-recipient or administrator staff member, up to 2 points total

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the housing or community development industry.	
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- 3) *Overall IHCD Award Performance of the Applicant* *Maximum Number of Points: 10*
 Points will be awarded to an applicant where the applicant has not had any monitoring findings for all IHCD awards in the past three years. This includes any closed and current IHCD awards. Please list the IHCD award number(s) in the application forms. Current is defined as an award that is completed and monitored but not yet closed out.

Description of Overall Award Performance	Points
Most recent (closed or current) IHCD award had no findings and no concerns. Award must be from within the last three (3) years.	10
Most recent (closed or current) IHCD award had no findings, but concerns were noted. Award must be from within the last three (3) years.	8
Most recent (closed or current) IHCD award had only one finding. Award must be from within the last three (3) years. OR No IHCD award experience, but previous IHCD award (different activity) had no findings and no concerns. Award must be from within the last three (3) years.	6
No IHCD award experience; previous IHCD award (different activity) had no findings, but concerns were noted. Award must be from within the last three (3) years.	4
No IHCD award experience; previous IHCD award (different activity) had only one finding. Award must be from within the last three (3) years.	2
Does not meet any category above. Examples: <ul style="list-style-type: none"> • More than one finding on previous award. • No award from within the last three (3) years. 	0

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<ul style="list-style-type: none"> No previous experience with IHCD. 	
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4) *Timely Expenditure of Funds*

Maximum Number of Points: 5

Points will be awarded to an applicant that has expended their most recent award funds by the award expiration date without requesting award extensions.

The award must be an IHCD HOME or an IHCD CDBG/CDBG-D award that is either closed or a current award in the monitoring phase. The award must be from within the past three (3) years. Current is defined as an award that is completed and monitored but not yet closed out. List the award number in the application form.

Award Length	Points
Most recent IHCD HOME or IHCD CDBG award completed by the award expiration date. Awards must be from within the last three years. Awards must be closed or a current award in the monitoring phase.	5 points

6.4 Financing

Category Maximum Points Possible: 10

1) *Public Participation*

Maximum Number of Points: 5

Points will be awarded to applicants whose proposed project has received a firm commitment of other public funds. A “firm commitment” means that the funding does not require any further approvals. “Public funds” include federal, state, or local government funds. This can include funds awarded from other federal or state agencies, the Federal Home Loan Bank, or waivers resulting in quantifiable cost savings that are not required by federal or state law.

- Banked and/or shared match is excluded from this category.

Points will be awarded based on the Amount of Public Participation Funding/Total Project Costs:

% of Total Development Cost	Point(s)
.50% to .99%	1
1.00% to 1.99%	2
2.00% to 2.99%	3
3.00% to 3.99%	3.5
4.00% to 4.99%	4
Greater than 5.00%	5

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In order to qualify for points in this category the applicant must submit in Tab F a letter from the appropriate authorized official approving the funds. The letter must include (a) a description of the type of approved funding for the proposed project and (b) the amount of funding.

2) *Leveraging of Other Sources*

Maximum Number of Points: 5

Points will be awarded to applicants whose proposed project has received a firm commitment to leverage other funding sources. A “firm commitment” means that the funding does not require any further approvals. “Other funding sources” include (but are not limited to) private funding, funds from a local community foundation, donations, etc.

- Banked and/or shared match is excluded from this category.

Points will be awarded based on the amount of Other Funding Sources Leveraged/Total Project Costs:

% of Sources	Point(s)
.50% to .99%	1
1.00% to 1.99%	2
2.00% to 2.99%	3
3.00% to 3.99%	3.5
4.00% to 4.99%	4
Greater than 5.00%	5

In order to qualify for points in this category the applicant must submit in Tab F a letter from the appropriate authorized official approving the funds. The letter must include (a) a description of the type of approved funding for the proposed project and (b) the amount of funding.

Bonus

Category Maximum Points Possible: 5

The applicant will receive 5 bonus points for answering all questions and turning in all required threshold and scoring documentation. Threshold documentation includes all scoring support documentation.

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G l o s s a r y o f T e r m s

Below are definitions for commonly used terminology found throughout the CDBG and CDBG-D OOR Application policy and forms and applicable to the OOR program.

Administrator: A procured entity that will assist carrying out the OOR program.

Area Agency on Aging: Area Agencies on Aging (AAAs) deliver services to older adults and people with disabilities of any age and their caregivers. They provide Information about resources and service providers, assess needs for service, make referrals to case managers, link to services, monitor consumer satisfaction and adjust services to meet changing needs. Learn more on their association website at www.iaaa.org

Aging in Place: Making a living environment safe and adaptable so that everyone can remain independent and continue to thrive in their homes and community even as circumstances change.

Beneficiary: The household or unit that received homeowner repair work as a result of the OOR grant.

CAPS: Certified Aging in Place Specialist (CAPS) is a certification offered by the National Association of Home Builders (NAHB). As defined by the NAHB: The CAPS designation program teaches the technical, business management, and customer service skills essential to competing in the fastest growing segment of the residential remodeling industry: home modifications for the aging-in-place. More information is available on NAHB's website at www.nahb.org.

CDBG: The Community Development Block Grant (CDBG) program is a federally funded program that provides states and communities with resources to address a wide range of unique community development needs. The CDBG program provides annual grants on a formula basis to 1209 general units of local government and States. The Indiana Housing and Community Development Authority (IHCD) is a State Administered CDBG program. The IHCD allocates awards in the form of grants to Local Units of Government that carry out CDBG OOR projects.

Children: Children are defined as those persons ages 18 years of age or younger. The child must reside in the home that will benefit from the OOR program.

Comprehensive Community Development: Every community strives to be a place where people choose to live, work, and play. Comprehensive development means that a community's potential lies in the identification and creation of a shared vision, planned by local leadership, and carried out by an array of partners. When successful, it yields results beyond what can be achieved by individual organizations or disparate programs because of the unique synergy they generate. A thriving community is a community with job opportunities, strong schools, safe neighborhoods, a full range of housing choices, and a vibrant culture. Comprehensive development marshals resources and deploys coordinated strategies in a concentrated area to create opportunities for others in the community to take prudent risks and reap the rewards. The demolition of blighted structures, the rehabilitation of long-vacant housing and the

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creation of new community amenities and retail opportunities serve as a tipping point for future development through market forces.

Disabled: The Fair Housing Act defines disability as a person who has/is:

- A physical or mental impairment which substantially limits one or more of such person's major life activities; or
- A record of having such an impairment; or
- Is regarded as having such an impairment, but such term does not include current, illegal use of or addiction to a controlled substance (as defined in section 102 of the Controlled Substances Act).

Elderly: A person 55 years of age or older. This target population category also includes families with a person living in their home that is 55 years of age or older and modifications to the home are needed so this person may age in place in the home benefitting from the OOR program with the family.

Energize Indiana: Energizing Indiana is a united effort by the Indiana Office of Utility Consumer Counselor (OUCC), participating utilities, and consumer organizations to offer comprehensive energy efficiency programs that bring savings to communities across the state. With programs for homes, schools, businesses and commercial facilities, Energizing Indiana provides the education and tools you need to improve efficiency and conserve energy. Learn more about this effort on their website at www.energizingindiana.com

Entitlement Community: The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

IHCDA: Indiana Housing and Community Development Authority

Income Limits: Maximum incomes as published by HUD for projects giving the maximum Income Limits per unit for beneficiary (30%, 40%, 50%, 60% and 80% of median) units.

Inspection: A scheduled visit made by an Inspector to the households units that received IHCDA CDBG OOR grant dollars. All IHCDA-assisted households/units that have received CDBG and CDBG-D must be inspected twice during the award period. The first inspection will occur at the completion of the documented scope of work and prior to the IHCDA Inspector's final physical inspection. The second inspection will be conducted upon completion of the construction for the award. The IHCDA Inspector will conduct the physical inspections.

Leverage: Ten percent (10%) minimum contribution to the Community Development Block Grant program. Refer to the [CDBG and HOME Program Manual](#) for a list of eligible and ineligible sources of leverage. The leverage requirement is based on a percentage of the award amount less administration and environmental review costs.

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Median Income: A determination made through statistical methods establishing a middle point for determining Income Limits. Median is the amount that divides the distribution into two equal groups, one group having income above the median and one group having income below the median.

MOU: A Memorandum of Understanding (MOU) is a [document](#) describing a [bilateral](#) or [multilateral](#) agreement between two or more parties.

Narrative: A written description by the applicant that describes the application question and generally supports the need of the project.

OOR: Owner-Occupied Rehabilitation

Project: The CDBG OOR activity proposed in the application.